

## California Small Farmer Success Stories

### Granddaughter keeps memory alive

In 1995, Rose Ann Gutierrez relocated her family to Woodlake, Ca., to help with her grandmother's citrus grove. Little did Rose Ann know that four years later she would be managing, farming, and redirecting the grove on her own. With financial help from FSA, Rose Ann is keeping her grandmother, Chinina M. Garland's, memory alive by reestablishing the once failing grove.

Rose Ann's search for a lender who believed in her dream led her to the FSA office in Visalia, which provided an operating loan in June 2000. "Mrs. Gutierrez is a wonderful, cooperative borrower," said Lisa M. Butler, Farm Loan Officer. "She has maintained her dream of keeping her grandmother's citrus grove alive."



Rose Ann faced many challenges with the 37-acre grove. As her grandmother became older, management and financial care were somewhat overlooked. Also, as with many other citrus growers, the 1998 freeze caused large setbacks for crop production. But, things are now improving.

With a little help from the Farm Service Agency and by making necessary cutbacks, the grove is getting back on its feet.

Since the freeze, Rose Ann has had to re-develop seven acres of her grove. She has planted new varieties such as Cara Cara navels that are highly sought after by consumers. Her goal is to eventually re-plant her entire grove as soon as she is able to afford it.

One of Rose Ann's most important decisions was to go organic; the grove will be certified this year. This process took patience, practice changes, and lots of cooperation from lenders, family members, and everyone who deals with the operation. Rose Ann hopes the certification will help her products reach international consumers.

Rose Ann, her husband, and three teenage sons are accountable for the grove's finances, management decisions, and daily labor. She said, "Without all my family's hard work, I don't know what I'd do." The Gutierrez family is making the grove profitable and giving it bright hope for the future.

### Raspberry farmers grow a business

Emiliano and Irene Mendoza are raspberry farmers in the Watsonville area. They received their first FSA loan in 1996, and have received several loans since then from the agency. After re-establishing a



good credit history with FSA they were able to graduate to a guaranteed loan through Community Bank for their 2002 operating needs.

The Mendoza's have always demonstrated a willingness to work with the agency

and have assisted FSA in anything the loan manager has asked for in servicing their loans. The Mendozas have also attended several financial management training courses, that have proven beneficial to their farming operation. The Mendoza's raspberry farm has become a very successful operation.

## Gilroy vegetable growers

Ricardo and Alma Rivera received their first FSA loan in July 1997. At that time they were farming raspberries in the Watsonville area. Due to the high cost of rent on the coast, they decided to move their operation to the Gilroy area where they are now farming several types of vegetables.

FSA has assisted the Rivera family with several loans since 1997, and also restructured some loans, due to hardships in the industry, to help them continue farming

Ricardo has attended several financial management courses that he says have helped him in managing his farming operation.

He says he is also more knowledgeable about farm management practices, then when he first came to FSA for assistance in 1997. Ricardo and his family continue to farm and expand their vegetable operation.



## FSA emergency loan helps Fresno-area farmer recover

Rogelio Fernandez received his first FSA loan in 1985 to restructure existing farm debt. Rogelio was on his way back to financial stability when he suffered a serious setback in 1990, losing his citrus crop to the now-infamous December freeze. FSA stepped forward to help.



This time FSA was able to lend Rogelio assistance through the emergency loan and operating loan programs. He credits FSA in his recovery, "FSA helped me a great deal in recovering from the freeze. It was a very difficult time."

The devastation of the freeze was difficult to overcome, but with hard work, and a helping hand from the Farm Service Agency, Rogelio was eventually able to both retire a large part of his debt and recover from the freeze.

Today, Rogelio farms about 40 acres of citrus, and 50-plus acres of plums in Fresno County. With the income from his farming operation, Rogelio and his wife Evelia have raised six children, some of whom are doctors, accountants, and other professionals.